

United States Bankruptcy Court
Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

Case No. 09-18562-TTG
Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Allen E Otto
dba CACSVC.com, fdba Compcontivity,
fdba Computer and Connectivity Services
Inc
8526 Madrona Ln
Edmonds, WA 98026

Social Security/Individual Taxpayer ID No.:
xxx-xx-2197

Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on **August 21, 2009**. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: December 11, 2009

Thomas T. Glover
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0981-2
Case: 09-18562

User: admin
Form ID: bl8

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Total Noticed: 49

Date Rcvd: Dec 11, 2009

The following entities were noticed by first class mail on Dec 13, 2009.

db
951938124 +Allen E Otto, 8526 Madrona Ln, Edmonds, WA 98026-8651
951938128 +Advanta Bank Corp, PO Box 844, Spring House, PA 19477-0844
951938129 +Bank of America, PO Box 17054, Wilmington, DE 19850-7054
951938132 +Bank of America Credit Express, PO Box 15184, Wilmington, DE 19850-5184
951938133 +Capital One N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
951938135 +Cascade Commercial Properties, 11-105th Ave SE Ste 8, Bellevue, WA 98004-6281
951938136 +Chase Bank USA NA, c/o Creditors Bk Svc, PO Box 740933, Dallas TX 75374-0933
951938137 Citi Mortgage Inc, Attention: Bankruptcy Department, PO Box 79022, MS322,
St. Louis, MO 63179
951938138 Citibusiness Card, PO Box 44180, Jacksonville, FL 32231-4180
951938138 Comcast, 1323 34th Ave E, Fife, WA 98424-1103
951938141 Edinvest Co, c/o Sallie Mae, PO Box 4700, Wilkes-Barre PA 18773-4700
951938143 First Equity Card Corp, P.O. Box 84075, Columbus, GA 31908-4075
951938144 +Freetrac, Inc., 802 Wetmore Ave, Everett, WA 98201-1328
951938145 +Group Health Credit Union, PO Box 19340, Seattle, WA 98109-1340
951938152 +Isaac Hammer, Suttell & Associates, PS, 1450 114th Ave SE, #240, Bellevue, WA 98004-6934
951938153 +Judy Gladstone, 8526 Madrona Ln, Edmonds WA 98026-8651
951938154 +Lyon Financial Services Inc, a/k/a US Bancorp Equipment Finance Inc., 1310 Madrid St. Ste 106,
Marshall MN 56258-4099
951938156 +Lyon Financial Services, Inc., aka US Bankcorp, 1310 Madrid St Ste 106,
Marshall, MN 56258-4099
951938157 +Matthew R. Aylworth, PO Box 22338, Eugene, OR 97402-0417
951938158 +Paul Jones, 825 117th St SW, Everett WA 98204-4839
951938160 Seattle City Light, PO Box 34023, Seattle, WA 98124-4023
951938161 +Seattle Debt Law, LLC, 705 Second Ave. Suite 501, Seattle, WA 98104-1715
951938163 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, Attn: Bankruptcy Dept., P.O. Box 5229,
Cincinnati, OH 45201)
951938167 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 1800, St. Paul, MN 55101-0800)
951938165 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 790288, St. Louis, MO 63179-0288)
951938162 +US Bancorp Equipment Finance Co, 1310 Madrid St. Ste 106, Marshall MN 56258-4099
951938164 +US Bank, 101 5th St E Ste A, Saint Paul, MN 55101-1860
951938166 +US Bank, 425 Walnut St, Cincinnati, OH 45202-3989
951938168 +US Bank Hogan LOC, PO Box 5227, Cincinnati, OH 45201-5227
951938171 +USAA, 10750 McDermott Hwy, San Antonio, TX 78230-1649
951938174 +Wells Fargo Business, PO Box 29482, Phoenix, AZ 85038-9482

The following entities were noticed by electronic transmission on Dec 11, 2009.

smg
EDI: WADEPREV.COM Dec 11 2009 18:43:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
951938126 +EDI: BECKLEE.COM Dec 11 2009 18:38:00 American Express, c/o Becket and Lee, PO Box 3001,
Malvern, PA 19355-0701
951938127 +EDI: BANKAMER.COM Dec 11 2009 18:43:00 Bank Of America, Attn: Bankruptcy NC4-105-02-77,
PO Box 26012, Greensboro, NC 27420-6012
951938128 +EDI: BANKAMER2.COM Dec 11 2009 18:38:00 Bank of America, PO Box 17054,
Wilmington, DE 19850-7054
951938130 +EDI: TSYS2.COM Dec 11 2009 18:43:00 Barclays Bank Delaware,
Attention: Customer Support Department, PO Box 8833, Wilmington, DE 19899-8833
951938131 +EDI: CAPITALONE.COM Dec 11 2009 18:43:00 Capital One Bank, c/o TSYS Debt Management,
PO Box 5155, Norcross, GA 30091-5155
951938139 +E-mail/Text: vendorsupport@dexknows.com Dex Media, Attn: Customer Care,
PO Box 3900, Peoria, IL 61612-3900
951938140 +EDI: DISCOVER.COM Dec 11 2009 18:38:00 Discover Fin Svcs LLC, PO Box 15316,
Wilmington, DE 19850-5316
951938142 +EDI: BANKAMER.COM Dec 11 2009 18:43:00 FIA CSNA, PO Box 26012, NC4-105-02-77,
Greensboro, NC 27420-6012
951938147 +EDI: HFC.COM Dec 11 2009 18:43:00 HSBC / Costco, Attention: Bankruptcy Dept, PO Box 15522,
Wilmington, DE 19850-5522
951938148 +EDI: HFC.COM Dec 11 2009 18:43:00 HSBC Bank, ATTN: BANKRUPTCY, PO BOX 5253,
Carol Stream, IL 60197-5253
951938149 +EDI: HFC.COM Dec 11 2009 18:43:00 HSBC Card Services, PO Box 5253,
Carol Stream, IL 60197-5253
951938150 E-mail/Text: bankruptcynotices@ingrammicro.com Ingram-Micro,
PO Box 90341, Chicago, IL 60696-0341
951938151 EDI: IRS.COM Dec 11 2009 18:43:00 Internal Revenue Service, PO BOX 21126,
PHILADELPHIA, PA 19114
951938159 E-mail/Text: bklaw@qwest.com Qwest, PO Box 91155,
Seattle, WA 98111-9255
951938163 EDI: USBANKARS.COM Dec 11 2009 18:43:00 US Bank, Attn: Bankruptcy Dept., P.O. Box 5229,
Cincinnati, OH 45201
951938167 EDI: USBANKARS.COM Dec 11 2009 18:43:00 US Bank, PO Box 1800, St. Paul, MN 55101-0800
951938165 EDI: USBANKARS.COM Dec 11 2009 18:43:00 US Bank, PO Box 790288, St. Louis, MO 63179-0288
951938164 +EDI: USBANKARS.COM Dec 11 2009 18:43:00 US Bank, 101 5th St E Ste A,
Saint Paul, MN 55101-1860
951938166 +EDI: USBANKARS.COM Dec 11 2009 18:43:00 US Bank, 425 Walnut St, Cincinnati, OH 45202-3989
951938168 +EDI: USBANKARS.COM Dec 11 2009 18:43:00 US Bank Hogan LOC, PO Box 5227,
Cincinnati, OH 45201-5227
951938169 +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV US Trustee,
Office of the United States Trustee, United States Courthouse, 700 Stewart St., Ste. 5103,
Seattle, WA 98101-4438
951938170 +EDI: USAA.COM Dec 11 2009 18:43:00 USAA, PO Box 47504, San Antonio, TX 78265-7504

District/off: 0981-2
Case: 09-18562

User: admin
Form ID: b18

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The following entities were noticed by electronic transmission (continued)

951938172 +EDI: USAA.COM Dec 11 2009 18:43:00 USAA Federal Savings Bank, 10750 McDermott Fwy,
San Antonio, TX 78288-1600
951938173 EDI: WADEPREV.COM Dec 11 2009 18:43:00 WA Department of Revenue, Bankruptcy/Claims Unit,
2101 Fourth Ave, #1400, Seattle, WA 98121-2300

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

951938155 Lyon Financial Services Inc., a/k/a US Bancorp Equipment Finance Inc., 1310 Madrid St. Ste 106
951938125* +Allen E Otto, 8526 Madrona Ln, Edmonds, WA 98026-8651
951938134* +Cascade Commercial Properties, 11-105th Ave SE Ste 8, Bellevue WA 98004-6281
951938146* Group Health Credit Union, PO Box 19340, Seattle WA 98109-1340

TOTALS: 1, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2009

Signature:

